

## **DETAILED ACTION**

### ***Response to Amendment***

1. This communication is in response to the supplemental amendment submitted June 4, 2010. Claim 1 is amended. Claims 2 – 3, 8 – 9, and 13 – 20 were previously cancelled. Claims 1, 4 – 7, 10 – 12, and 21 – 22 are presented for examination.

### ***Claim Rejections – 35 USC § 103***

2. The rejections under 35 USC § 103 are withdrawn by the Examiner based on the changes made by Applicant to the claims.

### ***Allowable Subject Matter***

3. Claims 1, 4 – 7, 10 – 12, and 21 – 22 are allowed. The following is an examiner's statement of reasons for allowance:

The primary reasons for the allowance of claim 1 is the inclusion of the limitation in the claims which is not found in the prior art references, a method for providing juvenile insurance having a waiver comprising electronically obtaining information useful for issuing a juvenile insurance policy, electronically determining a juvenile insurance policy or juvenile insurance policy death benefit where the premium or death benefit is computed based on the payors affiliation as a member of an organization, where the members have at least one commonality between them, the premium or death benefit does not rely on the payor's age, health or gender, and the probability of the waiver of premium being trigger is based on the eligibility of the payor belonging to an organization and the incidence of the triggering event occurring to a subset of the organization; if the criteria is met, the payor is offered a juvenile insurance policy having the waiver of premium feather and the determined premium or death benefit.

The closest prior art reference, Keller et al. (U.S. Publication Number 2003/0093304 A1) teaches a method for evaluating and managing short term risk including the steps of identifying a population of risks, assigning baseline factors to risks in the population, developing a table of modification factors using

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a statistical regression technique, modifying the baseline factors, and generating quotes for insurance factors using the modified factors to allow for analysis and underwriting of certain short term risks.

The prior art reference Ryan et al. (U.S. Patent Number 5,655,085) teaches a computer system for automated comparing of universal life insurance policies based on selectable criteria, where the computer accesses a data base into which data is written and from which data is read, the data including information regarding the life to be insured and general applicant information.

The prior art reference Smartkid (2002; <http://web.archive.org/web/20030711211642/icicprulife.com/creative/blankproduct.jsp?productid=169>) teaches an insurance plan which provides guaranteed benefits to your child with life insurance coverage. Parent may purchase the policy if their child is between the ages of 0 – 12.

Originally numbered claims 4 – 7, 10 – 12, and 21 – 22 are dependent on originally numbered claim 1, respectively and therefore incorporate the allowable features of originally numbered claim 1 through dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
  - Olson ("Life Insurance and the Child." Manager's Magazine. Farmington: Nov 1980. Vol. 55, Iss. 11, p. 26). Olson teaches the use of mortality tables for the issuance of juvenile insurance.
  - Sexton et al. (U.S. Patent Number 5,752,236) describes a life insurance method and system which relate to an insurance plan with at least two separate contracts which include death premium benefits, age of insured, events (death of insured), and more.
  - "Insurance Policies for Children: Good Investment Cover too." Businessline. Chennai: Feb 24, 2002. pg 1 teaches a life insurance policy on a child which is paid for by another. The article

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discloses several types of policies offered by the Life Insurance Company of India in which the premium is based on the age of the payor at the time the policy is enacted.

- Spinar ("An Argument for Children's Insurance." Donald E. Spinar. Life Association News. Washington: May 1993. Vol. 88, Iss. 5; pg. 126, 3 pgs.).
- Weiss et al. (U.S. Publication Number 2004/0078242) discloses a method of administering a life settlement insurance program including an insured having a life insurance policy and a predetermined life expectancy.

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure and is not of particular significance. These prior art patents fail to teach or fairly suggest a method for providing juvenile insurance having a waiver comprising electronically obtaining information useful for issuing a juvenile insurance policy, electronically determining a juvenile insurance policy or juvenile insurance policy death benefit where the premium or death benefit is computed based on the payors affiliation as a member of an organization, where the members have at least one commonality between them, the premium or death benefit does not rely on the payor's age, health or gender, and the probability of the waiver of premium being trigger is based on the eligibility of the payor belonging to an organization and the incidence of the triggering event occurring to a subset of the organization; if the criteria is met, the payor is offered a juvenile insurance policy having the waiver of premium feather and the determined premium or death benefit.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can normally be reached on Monday to Thursday 6:30 am to 3:30 pm Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on 571-272-6787. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Kristine K Rapillo/  
Examiner, Art Unit 3626

/Robert Morgan/  
Primary Examiner, Art Unit 3626